



EUROPEAN COMMISSION

Employment, Social Affairs and Inclusion DG

Employment and Social Legislation, Social Dialogue
Coordination of Social Security Schemes, Free Movement of Workers

Brussels,
EMPL/B/4/GM/fc (2012)

Mr Brian Cave
Pensioners Debout!
Le Fourquet
FR - 16500 Gourdon

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Dear Mr Cave,

Thank you for your letter of 22nd February 2012. Please accept my apologies for the delay in replying to you.

You refer in your letter the fact that UK pensioners who reside in France are required to make co-payments in respect of their healthcare, whereas in the UK pensioners do not have to pay for their healthcare. You question whether this is fair treatment and suggest that the EU rules on social security coordination should be modified to require the full amount of the cost of medical treatment for pensioners to be assumed by the competent state.

My colleague, Mr Martin Selmayr from the Cabinet of Commissioner Reding wrote to you on 15th February 2012 and explained in detail, amongst other matters, the EU rules on healthcare costs for pensioners. There is very little that I can add to the information contained in that letter. The point I would stress to you is that social security and healthcare systems are not harmonised between EU countries and each country is free to run its own system and to decide on the contribution that the citizen should make to the cost of his or her healthcare. The EU rules only "coordinate" these systems and set out the fundamental principle that, where an EU citizen is resident in another Member State, he or she should have access to the state healthcare system on the same terms and conditions as citizens of the state concerned. Therefore, as French citizens have to make co-payments for their healthcare, other EU citizens residing in France are also required to make such co-payments. The European Court of Justice has explicitly recognised that moving between Member States may not be neutral as regards social security and healthcare coverage for citizens. This is the result of the fact that the systems are not harmonised.

You question – by reference to Article 62 of Regulation (EC) No 987/2009 - whether the French government is being reimbursed twice over for the cost of the healthcare it gives to UK pensioners, given that the top-up payment is often paid for by a private insurance taken out by the pensioners concerned. I can assure you that the EU rules have been designed carefully to ensure a fair balance of costs between Member States and that the UK will reimburse to France only the actual expenditure that has been incurred in relation to UK pensioners' healthcare.

I hope this information is helpful to you.

Yours sincerely,

A handwritten signature in black ink, consisting of a vertical line with a stylized, looped flourish at the top.

Jackie Morin
Head of Unit